storing a plurality of routing numbers associated with a plurality of financial

institutions in a financial institutions file;

receiving a routing number associated with a financial institution at which

a consumer maintains a deposit account; and

comparing the received routing number to the stored plurality of routing

numbers in the financial institutions file to verify accuracy of the received routing

number.

38. (AMENDED) The method of claim 36, further comprising:

rejecting the received routing number if the accuracy is not verified

because the received routing number does not correspond to one of the stored

plurality of routing numbers in the financial institutions file.

39. (AMENDED) The method of claim 36, further comprising:

entering the received routing number; and

wherein the comparison also verifies that the received routing number is

entered correctly.

40. (AMENDED) The method of claim 36, further comprising:

receiving a request to pay a bill associated with a merchant on behalf of

the consumer;

determining if the consumer financial institution accepts electronic fund

transfers based on the verified routing number; and

generating an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

42. (AMENDED) A method for paying bills, comprising:

receiving a request to pay a bill associated with a merchant on behalf of a consumer and a routing number associated with a financial institution at which the consumer maintains a deposit account;

comparing the received routing number to routing numbers associated with a plurality of financial institutions in a financial institutions file to verify the accuracy of the received routing number;

determining if the consumer financial institution accepts electronic fund transfers based on the verified routing number; and

generating an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

43. (AMENDED) A method for determining if a financial institution can process electronic fund transfers, comprising:

storing a plurality of routing numbers associated with a plurality of financial institutions in a financial institution database;

comparing a routing number associated with a financial institution to the plurality of routing numbers in the financial institution database to verify correctness of the routing number; and

determining if the financial institution accepts electronic fund transfers based on the verified routing number.

44. (AMENDED) A system for processing consumer supplied banking information, comprising:

a storage device configured to store a plurality of routing numbers associated with a plurality of financial institutions; and

a processor configured to compare a routing number associated with a financial institution at which a consumer maintains a deposit account to the stored plurality of routing numbers, and thereby verify correctness of the consumer financial institution routing number.

46. (AMENDED) The system of claim 44, wherein the processor is further configured to reject the consumer financial institution routing number if the consumer financial institution routing number does not correspond to one of the stored plurality of routing numbers and is therefore not verified.

47. (AMENDED) The system of claim 44, further comprising:

a data entry device for entering the consumer financial institution routing number;

wherein the verification also verifies correctness of the entry of the consumer financial institution routing number.

48. (AMENDED) The system of claim 44, further comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of the consumer;

wherein the processor is further configured to determine if the consumer financial institution accepts electronic fund transfers based on the verified consumer financial institution routing number, and to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

50. (AMENDED) A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of a consumer;

a database of routing numbers associated with a plurality of financial institutions; and

a processor configured (i) to compare a routing number associated with a financial institution at which the consumer maintains a deposit account to the database of routing numbers and thereby verify that the consumer financial institution routing number is correct, (ii) to determine if the consumer financial institution accepts electronic fund transfers based on the verified consumer financial institution routing number, and (iii) to generate an instruction to pay the

bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

51. (AMENDED) A system for determining if a financial institution accepts electronic fund transfers, comprising:

a storage device configured to store a plurality of routing numbers associated with a plurality of financial institutions; and

a processor configured to verify accuracy of a routing number associated with a financial institution by comparing the routing number to the stored plurality of routing numbers and to determine if the financial institution accepts electronic fund transfers based on the verified routing number.

52. (AMENDED) An article of manufacture for paying bills, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

compare a routing number associated with a financial institution at which a consumer maintains a deposit account to a plurality of routing numbers associated with a plurality of financial institutions; and

verify that the consumer financial institution routing number is correct based on the results of the comparison.

53. (AMENDED) The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

store the plurality of routing numbers in a financial institutions file.

54. (AMENDED) The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the compute to:

reject the consumer financial institution routing number if the consumer financial institution routing number is determined not to correspond to any of the plurality of routing numbers based on the comparison.

55. (AMENDED) The article of manufacture according to claim 52, where the computer readable medium is further readable to cause the computer to:

receive the consumer financial institution routing number based on an input;

wherein the verification also verifies correctness of the input.

56. (AMENDED) The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

receive a request to pay a bill associated with a merchant on behalf of the consumer;

determine if the consumer financial institution accepts electronic fund transfers based on the verified consumer financial institution routing number; and

generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

58. (AMENDED) An article of manufacture for paying bills, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a request to pay a bill associated with a merchant on behalf of a consumer;

compare a routing number associated with a financial institution at which the consumer maintains a deposit account to a database of routing numbers associated with a plurality of financial institutions to verify accuracy of the consumer financial institution routing number;

determine if the consumer financial institution accepts electronic fund transfers based on the verified consumer financial institution routing number; and

generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution is determined to accept electronic fund transfers.

59. (AMENDED) An article of manufacture for determining if a financial institution can process electronic fund transfers, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

store a plurality of routing numbers associated with a plurality of financial institutions in a database;

compare a routing number associated with a financial institution to the plurality of routing numbers in the database;

verify the accuracy of the routing number based on the comparison; and

determine if the financial institution accepts electronic fund transfers based on the verified routing number.

Please add the following new claims 60-61.

60. (NEW) A method for processing a payment request, comprising:

receiving a request to pay a bill associated with a merchant on behalf of the consumer and a routing number associated with a financial institution at which the consumer maintains a deposit account; and

determining if the consumer financial institution accepts electronic fund transfers based on the received routing number, and generating an instruction to debit the consumer deposit account by electronic fund transfer if the consumer

financial institution is determined to accept electronic fund transfers, in order to process the received pay request.

61. (NEW) The method according to claim 60, further comprising:

storing a plurality of routing numbers associated with a plurality of financial institutions; and

comparing the received routing number to the stored plurality of routing numbers to verify accuracy of the received routing number;

wherein the determination is made based on the verified received routing number.